

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION
CIVIL NO. 12-cv-00487-MOC-DCK

DAVID HOLMES, HERTA THEBERGE,
MARGUERITE K. POTTER, and the
MARGUERITE K. POTTER REVOCABLE
TRUST, individually and on behalf of all
persons similarly situated,

Plaintiffs,

v.

BANK OF AMERICA, N.A., in its own
capacity and as successor by merger to BAC
HOME LOANS SERVICING, L.P., Seattle
Specialty INSURANCE SERVICES, INC.,
ILLINOIS UNION INSURANCE COMPANY,
and CERTAIN UNDERWRITERS AT
LLOYD'S LONDON, including all
underwriters who underwrote force-place wind
insurance policies for Bank of America, as the
insured during the applicable limitations period,
and LLOYD'S, UNDERWRITERS AT,
LONDON,

Defendants.

DECLARATION OF SARAH W.
STEENHOEK

I, Sarah W. Steenhoek, hereby declare the following:

1. I represent Plaintiffs in the above matter.
2. I submit this Declaration in support of Plaintiffs' Response in Opposition to Certain Underwriters at Lloyd's, London Motion to Dismiss.
3. I discussed and corresponded via e-mail with counsel for Lloyd's regarding its standing argument and requested that it identify the syndicates who would be encompassed by the Lloyd's

Sub-Class definition but who Defendants alleged Plaintiff Theberge did not have standing to sue. Lloyd's counsel refused to do so.

4. Attached as **Exhibit 1** is a true and correct copy of the Lloyd's, Underwriters at, London company page on the Florida Office of Insurance Regulation's website.

5. Attached as **Exhibit 2** is a true and correct copy of Lloyd's "Market Bulletin" dated October 7, 2011 and titled "U.S. Reinsurance – reduced collateral arrangements in Florida."

6. Attached as **Exhibit 3** is a true and correct copy of Lloyd's "Market Bulletin" dated August 7, 2009 and titled "New notice requirements for surplus lines placements in the state of Florida."

The foregoing statement is made under penalty of perjury and is true and correct to the best of my knowledge and belief.

Dated: January 31, 2013

/s/Sarah W. Steenhoek
Sarah W. Steenhoek